

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

CHRISTOPHER E BLAKE
MITIZENE D LINDO-BLAKE
Debtor(s)

Case No. 17-12184-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/29/2017.
- 2) The plan was confirmed on 10/03/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/28/2022.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$77,391.00.
- 10) Amount of unsecured claims discharged without full payment: \$444,031.78.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$60,450.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$60,450.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$11,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,082.32
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$16,082.32

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	12,000.00	12,647.82	12,647.82	46.06	0.00
AMERICAN INFOSOURCE LP AS AGENT	Unsecured	NA	298.56	298.56	1.09	0.00
BLUE VINE	Unsecured	18,000.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO	Secured	28,211.00	28,301.27	1,247.80	1,247.80	0.00
CIT TECHNOLOGY FINANCING SERVICE	Secured	20,641.11	20,641.11	NA	0.00	0.00
CITADEL FEDERAL CREDIT UNION	Unsecured	11,000.00	11,626.84	11,626.84	42.34	0.00
CITY OF PHILADELPHIA	Priority	1,000.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	3,853.00	3,781.75	3,781.75	13.77	0.00
DISCOVER BANK	Unsecured	8,056.00	8,056.35	8,056.35	29.34	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	1,894.00	1,894.56	1,894.56	6.90	0.00
FEDERAL LOAN SERVICING	Unsecured	81,099.00	81,844.15	81,844.15	298.07	0.00
FLEETCARD USA	Unsecured	14,000.00	NA	NA	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	23,748.00	23,773.70	190.82	190.82	0.00
LENDING CLUB	Unsecured	19,430.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	7,414.49	7,414.49	27.00	0.00
LVNV FUNDING LLC	Unsecured	NA	4,393.29	4,393.29	16.00	0.00
LVNV FUNDING LLC	Unsecured	8,256.00	8,256.87	8,256.87	30.07	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	3,896.00	4,022.19	4,022.19	14.65	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	2,276.00	2,311.96	2,311.96	8.42	0.00
MOMA FUNDING LLC	Unsecured	436.00	486.68	486.68	1.77	0.00
MOMA FUNDING LLC	Unsecured	640.00	684.11	684.11	2.49	0.00
MOMA FUNDING LLC	Unsecured	1,099.00	1,220.78	1,220.78	4.45	0.00
MOMA FUNDING LLC	Unsecured	189.00	305.02	305.02	1.11	0.00
MOMA FUNDING LLC	Unsecured	677.00	717.01	717.01	2.61	0.00
MOMA FUNDING LLC	Unsecured	2,615.00	2,615.80	2,615.80	9.53	0.00
NAVITAS CREDIT CORP	Secured	17,712.00	NA	NA	0.00	0.00
NAVITAS CREDIT CORP	Secured	48,716.00	NA	NA	0.00	0.00
NAVITAS CREDIT CORP	Secured	78,815.00	NA	NA	0.00	0.00
NAVITAS CREDIT CORP	Secured	21,749.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE	Priority	9,000.00	0.00	618.44	618.44	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	0.00	0.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PACCAR FINANCIAL CORPORATION	Unsecured	NA	50,127.75	50,127.75	182.56	0.00
PACCAR FINANCIAL CORPORATION	Unsecured	90,750.00	11,860.41	11,860.41	43.19	0.00
PACCAR FINANCIAL CORPORATION	Unsecured	NA	14,804.32	14,804.32	53.92	0.00
PACCAR FINANCIAL CORPORATION	Secured	63,537.00	270,386.11	15,002.20	15,002.20	0.00
PARADIGM EQUIPMENT FINANCE	Secured	20,000.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,497.00	3,532.78	3,532.78	12.87	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,886.00	2,921.34	2,921.34	10.64	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,994.00	6,104.05	6,104.05	22.23	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,482.00	2,482.03	2,482.03	9.04	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	7,664.00	7,664.82	7,664.82	27.91	0.00
SELENE FINANCE LP	Secured	143,378.00	141,485.94	3,648.13	3,648.13	0.00
SPARK FUNDING LLC	Unsecured	50,000.00	NA	NA	0.00	0.00
STEAMS BANK-EFD	Unsecured	NA	19,765.04	19,765.04	71.98	0.00
STEAMS BANK-EFD	Unsecured	NA	3,032.04	3,032.04	11.04	0.00
STEAMS BANK-EFD	Secured	62,670.00	42,500.00	NA	0.00	0.00
STEAMS BANK-EFD	Secured	17,146.00	15,500.00	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	34,000.00	33,632.68	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	NA	22,590.78	22,590.78	22,590.78	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	9,476.94	9,476.94	34.51	0.00
WELLS FARGO BANK	Unsecured	1,179.00	1,179.18	1,179.18	4.29	0.00
WELLS FARGO BANK NEVADA NA	Unsecured	3,041.00	3,041.58	3,041.58	11.08	0.00
WELLS FARGO BANK NEVADA NA	Unsecured	4,983.00	5,100.78	5,100.78	18.58	0.00
YELLOWSTONE CAPITAL LLC	Unsecured	50,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,838.95	\$3,838.95	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$16,250.00	\$16,250.00	\$0.00
TOTAL SECURED:	\$20,088.95	\$20,088.95	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$23,209.22	\$23,209.22	\$0.00
TOTAL PRIORITY:	\$23,209.22	\$23,209.22	\$0.00
GENERAL UNSECURED PAYMENTS:	\$293,671.29	\$1,069.51	\$0.00

Disbursements:

Expenses of Administration	<u>\$16,082.32</u>
Disbursements to Creditors	<u>\$44,367.68</u>

TOTAL DISBURSEMENTS : **\$60,450.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/17/2022

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.